AMENDMENTS TO THE CLAIMS

1.   (Original)   A system for managing relationships between a first party and a second party comprising:

at least one processor;

memory coupled to said at least one processor;

said memory comprising a plurality of modules configured to manage distributor information;

said plurality of modules comprising a selling agreements module configured to generate a selling agreement;

said plurality of modules comprising a commission module configured to determine commission amounts associated with a sales transaction based on said selling agreement;

said plurality of modules comprising a licensing module configured to determine if a party associated with said sales transaction has a valid license;

said plurality of modules comprising a payment module for distributing payment associated with sales transaction to said party .

2.   (Original)   The system of claim 2 wherein said licensing module is further configured to determine if a party associated with said sales transaction comprises a valid appointment.

3.   (Original)   The system of claim 1 wherein said plurality of modules further comprises a distributor administration module configured to manage information associated with a plurality of distributors.

4.   (Original)   The system of claim 1 wherein said selling agreement comprises compensation components.

5.   (Original)   The system of claim 4 wherein said selling agreement comprises document components.

6. (Original) The system of claim 5 wherein said selling agreements module configured to generate said selling agreement utilizes a configuration engine to determine which of said compensation components and said document components to include.

7. (Original) The method of claim 6 wherein said commission module accesses a commission engine to determine said commission amounts.

8. (Original) The system of claim 1 wherein said selling agreement comprises a binding contract between an institution having at least one product and a distributor.

9. (Original) The system of claim 8 wherein said institution comprises financial institution.

10. (Original) The system of claim 8 wherein said product comprise financial product.

11. (Original) The system of claim 10 wherein said financial product comprises life insurance.

12. (Original) A system for managing relationships between a first party and a second party comprising:
    a database source comprising a plurality of data objects representative of at least one distributing party, at least one selling agreement and at least one license or appointment associated with said at least one distributing party;
    a distributor management engine configured to obtain at least one of said plurality of data objects from said database source and determine whether said at least one distributing party conforms with said at least one selling agreement and said at least one license or appointment is valid.

13. (Original) The system of claim 12 further comprising:

a backbone coupled to said distributor management engine, said backbone configured to transport said at least one of said plurality of data objects.

14. (Original) The system of claim 12 further comprising:

an interface for obtaining a plurality of business rules defining relationships between an institution and said at least one distributing party.

15. (Original) The system of claim 13 further comprising:

a commission engine configured to utilize said backbone to fetch said at least one selling agreement from said database source.

16. (Original) The system of claim 15 wherein said commission engine generates commission schemes utilized to model a set of selling agreement objects.

17. (Original) The system of claim 16 wherein said distributor management engine generates payments based on said selling agreement objects.

18. (Original) The system of claim 12 further comprising:

a workflow process engine configured to process workflow events.

19. (Original) The system of claim 18 wherein said workflow process events are determined by business rules defined by a user.

20. (Original) The system of claim 19 further comprising:

a commerce configuration engine configured to provide a configuration engine access to said business rules.

21. (Original) The system of claim 12 further comprising:

a report engine configured to generate a plurality of reports associated with said at least one distributing party.

22. (Original) The system of claim 21 wherein said report engine utilizes report templates to generate said plurality of reports.

23. (Original) The system of claim 12 further comprising:
a distributor administration module for managing said plurality of data objects.

24. (Original) The system of claim 12 further comprising:
a licensing and appointment module configured to enable an institution to manage said at
least one license or appointments data object for at least one said distributor.

25. (Original) The system of claim 24 wherein said licensing and appointment module is configured to validate license or appointment compliance with a set of industry regulations by evaluating said at least one license or appointment data object.

26. (Original) The system of claim 12 further comprising:
a selling agreements module configured to enable said institution to define and create a
business contract with said at least one distributing party.

27. (Original) The system of claim 26 wherein said selling agreements module manages a set of business rules governing how contract components are combined into said at least one selling agreement associated with each of said at least one
distributing party.

28. (Original) The system of claim 27 further comprising:
a debt management module configured to enable said institution to manage distributor
advances and repayments.

29. (Original) The system of claim 28 wherein said debt management module is utilized to define and manage a set of payment rules defining parameters for paying said at least one distributing party.

30. (Original) The system of claim 12 further comprising:

a net pay module enabling said institution to track and calculate payments to distributors.

31. (Original) The system of claim 12 wherein said institution comprises a financial services institution.

32. (Original) A system for managing relationships between a first party and a second party comprising:

an interface for obtaining a plurality of business rules defining relationships between an institution and at least one distributor;

a database source comprising a plurality of data objects representative of said at least one distributor, at least one selling agreement and at least one license or appointment associated with said at least one distributor;

a commission engine configured to determine a commission amount associated with said at least one distributor by evaluating said at least one selling agreement data object;

a backbone coupled to said distributor management engine, said backbone configured to transport said at least one of said plurality of data objects to a plurality of modules;

said plurality of modules comprising, a distributor administration module for managing said plurality of data objects;

said plurality of modules comprising, a licensing and appointment module configured to determine if said at least one license or appointment data object associated with said at least one distributor is in compliance with a set of industry regulations;

said plurality of modules comprising, a selling agreements module configured to enable said institution to define and create a selling agreement with said at least one distributor;

said plurality of modules comprising, a payment module configured to distribute said commission amount to said at least one distributor.

33. (Original) The system of claim 32 wherein said commission engine utilizes said backbone to fetch said at least one selling agreement from said database source.

34.   (Original)   The system of claim 32 further comprising:

a workflow process engine configured to process workflow events, said workflow process
        events determined by said business rules.

35.   (Original)   The system of claim 32 further comprising:

a commerce configuration engine configured to provide access to said business rules.

36.   (Original)   The system of claim 32 further comprising:

a report engine configured to generate a plurality of reports associated with said at least one
        distributor.

37.   (Original)   The system of claim 36 wherein said report engine utilizes report
templates to generate said plurality of reports.

38.   (Original)   The system of claim 32 wherein said selling agreement comprises a
contract between said institution and said at least one distributor.

39.   (Original)   The system of claim 38 wherein said selling agreements module
manages a set of business rules governing how contract components are combined into said at least
one selling agreement associated with each of said at least one
distributors.

40.   (Original)   The system of claim 32 further comprising:

a debt management module configured to enable said institution to manage distributor
        advances and repayments.

41.   (Original)   The system of claim 28 wherein said debt management module is
utilized to define and manage a set of payment rules defining parameters for paying said at least
one distributor.

42.   (Original)   The system of claim 12 wherein said institution comprises a financial services institution.

43.   (Currently Amended) A method for <u>using a data processing system for</u> managing relationships between a first party and a second
party comprising:

generating a selling agreement ~~defining~~ <u>using resources of the data processing system to define</u> a relationship between a first party and a second party;

determining a commission amount associated with a sales transaction based on said selling agreement <u>using resources of the data processing system</u>;

determining if said second party associated with said sales transaction has a valid license <u>using resources of the data processing system</u>;

distributing said commission amount to individuals associated with said sales transaction <u>using resources of the data processing system</u>.

44.   (Original)   The method of claim 43 further comprising:

determining if said second party associated with said sales transaction comprises a valid appointment.

45.   (Original)   The method of claim 43 wherein said selling agreement comprises compensation components.

46.   (Original)   The method of claim 45 wherein said selling agreement comprises document components.

47.   (Original)   The method of claim 43 wherein said generating said selling agreement further comprises:

obtain rules associated with said selling agreement;

determining which of said compensation components and said document components to include in said selling agreement based on said rules.

48.   (Original)   The method of claim 43 further comprising:

accessing a commission model to determine said commission amounts.

49.   (Original)   The method of claim 43 wherein said first party comprises an institution having at least one product to be sold by a second party.

50.   (Original)   The method of claim 49 wherein said second party comprises a distributor.

51.   (Original)   The method of claim 49 wherein said institution comprises a financial institution.

52.   (Original)   The method of claim 51 wherein said at least one product comprise financial product.

53.   (Original)   The method of claim 52 wherein said financial product comprises life insurance.

54.   (Original)   A computer program product comprising:

a computer usable medium comprising computer readable code for managing relationships
        between a first party and a second party comprising, said computer readable
        program code configured to:

generate a selling agreement defining a relationship between a first party and a second
        party;

determine a commission amount associated with a sales transaction based on said selling
        agreement;

determine if said second party associated with said sales transaction has a valid license;

distribute said commission amount to individuals associated with said sales transaction.

55.   (Original)   The computer program product of claim 54 further comprising computer readable program code configured to determine if said second party associated with said sales transaction comprises a valid appointment.

56.   (Original)   The computer program product of claim 54 wherein said selling agreement comprises compensation components.

57.   (Original)   The computer program product of claim 56 wherein said selling agreement comprises document components.

58.   (Original)   The computer program product of claim 54 wherein said computer readable program code configured to generate said selling agreement further comprises computer readable code configured to:

    obtain rules associated with said selling agreement;

    determining which of said compensation components and said document components to include in said selling agreement based on said rules.

59.   (Original)   The computer program product of claim 54 further comprising computer readable program code configured to access a commission model to determine said commission amounts.

60.   (Original)   The computer program product of claim 54 wherein said first party comprises an institution having at least one product to be sold by a second party.

61.   (Original)   The computer program product of claim 60 wherein said second party comprises a distributor.

62.   (Original)   The computer program product of claim 60 wherein said institution comprises a financial institution.

63.   (Original)   The computer program product of claim 60 wherein said at least one product comprises a financial product.

64.   (Original)   The computer program product of claim 63 wherein said financial product comprises life insurance.